

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Idelfonso Rodriguez Jr. d/b/a The Other Man of the House

Debtor(s)

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)

Movant

NO. 22-11814 AMC

vs.

Idelfonso Rodriguez Jr. d/b/a The Other Man of the House

Debtor(s)

11 U.S.C. Section 362

Kenneth E. West

Trustee

MOTION OF U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) FOR RELIEF FROM THE AUTOMATIC STAY UNDER SECTION 362

1. Movant is U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY).

2. Debtor(s) is the owner(s) of the premises 4425 1/2-4427 North Lawrence Street, Philadelphia, PA 19140, hereinafter referred to as the mortgaged premises.

3. Movant is the holder of a mortgage, original principal amount of \$83,435.00 on the mortgaged premises that was executed on May 07, 2010. The mortgage has been assigned as follows: From PENNSYLVANIA HOUSING FINANCE AGENCY to U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) by Assignment of Mortgage dated June 30, 2016, and recorded in Philadelphia PA on August 05, 2016, as Document Number 53095114.

4. Kenneth E. West, is the Trustee appointed by the Court.

5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).

6. Debtor(s) has failed to make the monthly post-petition mortgage payments in the amount of \$574.94 for the months of January 2023 through April 2023, less suspense of \$448.12, plus late charges if applicable.

7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$1,851.64 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Mark A. Cronin

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